



PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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<p>Substitute for form 1449A/PTO</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p><i>(use as many sheets as necessary)</i></p>				Complete if Known	
				Application Number	09/967,045
				Filing Date	October 1, 2001
				First Named Inventor	KRAEHENBUEHL, ET AL.
				Art Unit	2466 3691
				Examiner Name	Not Yet Assigned
Sheet	1	of	2	Attorney Docket Number	
SRE0001-US					

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Signature	/Bijendra K Shrestha/	Date Considered	12/05/2006
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* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



PTO/SB/08B (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	09/967,045
				Filing Date	October 1, 2001
				First Named Inventor	KRAEHENBUEHL, ET AL.
				Art Unit	2166 3691
				Examiner Name	Not Yet Assigned
Sheet	2	of	2	Attorney Docket Number	SRE0001-US

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Signature		Date Considered	
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1. Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Applicant's unique identifier designation number (Specifier): Applicant is to place a checkmark here if English language translation is attached.

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Document #: 1330004 v.1



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(2)

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 2

Complete if Known

Application Number	09/967,045
Filing Date	October 1, 2001
First Named Inventor	KRAEHENBUEHL ET AL.
Art Unit	2166 3691
Examiner Name	Not Yet Assigned
Attorney Docket Number	SRE0001-US

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	Document Number		Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)		
BKS		US-5,657,460		Egan et al.	
		US-5,704,029		Wright, Jr.	
		US-5,758,126		Daniels et al.	
		US-5,832,465		Tom	
		US-5,966,716		Comer et al.	
		US-5,978,820		Masse et al.	
		US-5,983,268		Freivald et al.	
		US-6,084,585		Kraft et al.	
BKS		US-6,137,488		Kraft et al.	
		US-			

FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	Foreign Patent Document		Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY			
BKS		EP 0 918 424	05/26/1999	International Business Machines Corporation		<input type="checkbox"/>
BKS		WO 00/54203	09/14/2000	Millet Software, Inc.		<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Examiner Signature	/Bijendra K Shrestha/	Date Considered	12/05/2006
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number 09/967,045 Filing Date October 1, 2001 First Named Inventor KRAEHENBUEHL ET AL. Art Unit 2166 Examiner Name Not Yet Assigned Attorney Docket Number SRE0001-US	
Sheet	2	of	2

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

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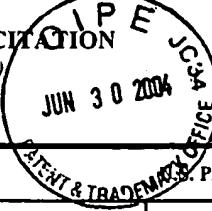
¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Part 1a: No Statement: This form is estimated to take 2-3 hours to complete. Time will vary depending upon the needs of the individual case. An attorney may be retained to assist with this process.

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Document #: 1304467 v.1

(3)

INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>				Docket Number (Optional) SRE0001-US		Application Number 09/967,045		
				Applicant(s) MARTIN KRAEHENBUEHL ET AL.				
Filing Date OCTOBER 1, 2001				Group Art Unit -2166 3691				
PATENT DOCUMENTS								
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
BKS	1	6,023,685	02/08/00	BRETT ET AL.	705	37	05/23/97	
BKS	2	2,180,995	01/12/98	CANADA	X	X	✓	
BKS	3	0 955 595	11/10/99	EPO	X	X	✓	
FOREIGN PATENT DOCUMENTS								
REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation		
BKS	2	2,180,995	01/12/98	CANADA	X	X	YES	NO
BKS	3	0 955 595	11/10/99	EPO	X	X	✓	X
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)								
BKS		ARTICLE ENTITLED "WHAT'S NEW IN CYBERTALK?" by GORA, JEAN , OCTOBER 2000, PUBLISHED IN RESOURCE MAGAZINE ARTICLE ENTITLED "THE INSURANCE INDUSTRY: THE ECOMMERCE IMPERATIVE" PUBLISHED BY DELOITTE & TOUCHE LLP , JANUARY 2000						
BKS		COPY OF EXAMINER'S REPORT FROM CANADIAN PATENT OFFICE DATED MAY 21, 2003 COPY OF EXAMINER'S REPORT FROM CANADIAN PATENT OFFICE DATED FEBRUARY 18, 2004						
EXAMINER /Bijendra K Shrestha/			DATE CONSIDERED		12/05/2006			
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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2

Substitute for form 1449A/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number 09/967,045 Filing Date October 1, 2001 First Named Inventor KRAHENBUEHL, ET AL. Art Unit 2165 3691 Examiner Name Not Yet Assigned	
Sheet	1	of	2
		Attorney Docket Number SRE0001-US	

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Examiner
Signature

/Bijendra K Shrestha/

Date
Considered

12/05/2006

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PTO/SB/08B (10-01)

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Approved for use in design. 10/01/2002. GHS 0001-003.

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Substitute for form 1449B/PTO		Complaint If Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT			
(use as many sheets as necessary) <i>1/1</i>			
Sheet	2	of	42
		Application Number	09/967,045
		Filing Date	October 1, 2001
		First Named Inventor	KRAEHENBUEHL, ET AL.
		Group Art Unit	2166 3691
		Examiner Name	Not Yet Assigned
		Attorney Docket Number	SRE0001-US

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Signature		Date Considered	
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Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 4

Complete if Known

Application Number	09/967,045
Filing Date	October 1, 2001
First Named Inventor	KRAEHENBUEHL, ET AL.
Art Unit	2766 7691
Examiner Name	Not Yet Assigned
Attorney Docket Number	SRE0001-US

U.S. PATENT DOCUMENTS

Examiner Initials	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number- Kind Code ² (if known)			
BKS		US-5,191,522	03/02/1993	Bosco et al.	
		US-5,573,244	11/12/1996	Mindes	
		US-5,704,045	12/30/1997	King et al.	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 2 of 4

Complete If Known

Application Number	09/967,045
Filing Date	October 1, 2001
First Named Inventor	KRAEHENBUEHL, ET AL.
Art Unit	2166 3651
Examiner Name	Not Yet Assigned
Attorney Docket Number	SRE0001-US

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
BKS		20020082875	06/27/2002	Best-Devereux	
		20020091553	07/11/2002	Callen et al.	
		20020091624	07/11/2002	Glodjo et al.	
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		20020198802	12/26/2002	Koresko, V	
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		20030074233	04/17/2003	Lee	
		20030074235	04/17/2003	Gregory	
		20030078815	04/24/2003	Parsons	
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		20030083972	05/01/2003	Williams	
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		20030125108	07/03/2003	Groz	
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		20030130920	07/10/2003	Freund	
		20030135395	07/17/2003	Carfi et al.	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 3 of 4

Sheet 3 of 4

Completeness Status	
Application Number	09/967,045
Filing Date	October 1, 2001
First Named Inventor	KRAEHENBUEHL, ET AL.
Art Unit	2106 369
Examiner Name	Not Yet Assigned
Attorney Docket Number	SRE0001-US

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FOREIGN PATENT DOCUMENTS

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Signature**

/Bijendra K Shrestha/

**Date
Considered**

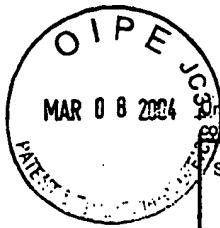
12/05/2006

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number 09/967,045 Filing Date October 1, 2001 First Named Inventor KRAEHENBUEHL, ET AL. Group Art Unit 2466 3691 Examiner Name Not Yet Assigned	
Sheet	4	of	4
			Attorney Docket Number
			SRE0001-US

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

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		Filing Date	October 1, 2001
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Sheet	1	of	2
		Attorney Docket Number	SRE0001-US

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Examiner Signature /Bijendra K Shrestha/ Date Considered 12/05/2006

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number 09/967,045 Filing Date October 1, 2001 First Named Inventor KRAEHENBUEHL, ET AL. Group Art Unit 2166 3691 Examiner Name Not Yet Assigned	Attorney Docket Number SRE0001-US
Sheet	2	of	2

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

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INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>		Docket Number (Optional) SRE0001- (7)	Application Number 09/967,045
		Applicant(s) MARTIN KRAEHENBUEHL et al.	
		Filing Date October 1, 2001	Group Art Unit 2166 3691
*EXAMINER INITIAL 	OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)		
	Article entitled "Questions of Reinsurance" A Short Guide 1998		
	Article entitled "An Introduction to Rating Casualty Business" by Ronald Grunig et al. 2000		
	ManageReinsurance User Guide version 1.1 December 5, 2001		
	Article entitled "An Introduction to Reinsurance" 1996		
BKS	Insurance and Reinsurance Industry Business Methods and Software Intellectual Property Prior Art, December 2001		
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